



02048865

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

Wells Fargo Bank Minnesota, National Association
(Exact Name of Registrant as Specified in Charter)

0000072971
(Registrant CIK Number)

Form T-1 (Ex. 25) for Prime Hospitality Corp.
(Electronic Report, Schedule or Registration Statement of Which
the Documents Are a Part
(Give Period of Report)

Pending/Applied for
(SEC File Number, if Available)

(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED
JUL 18 2002
THOMSON
FINANCIAL

SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the city of Minneapolis, state of Minnesota, 2001.

Wells Fargo Bank Minnesota, National Association
(Registrant)

By: Michael G. Slade
Michael G. Slade
Corporate Trust Officer

Filings Made by Persons Other Than the Registrant. After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2000, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

Federal Financial Institutions Examination Council

Please refer to page i,
Table of Contents, for
the required disclosure
of estimated burden.

1

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business March 31, 2002

20020331
(RCRI 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Ed Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

We, the undersigned directors (trustees), attest to the correctness of the Report of Condition (including the supporting schedules) for this report date and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct.

I, Karen B. Martin, Vice President

Name and Title of Officer Authorized to Sign Report:

I, the named bank do hereby declare that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank must prepare its Reports of Condition and Income either:

- in electronic form and then file the computer data file directly with the banking agencies' collection agent, Electronic Data Systems Corporation (EDS), by modem or on computer diskette; or
- in hard-copy (paper) form and arrange for another party to convert the paper report to electronic form. That party

(if other than EDS) must transmit the bank's computer data file to EDS.

For electronic filing assistance, contact EDS Call Report Services, 2150 N. Prospect Ave., Milwaukee, WI 53202, telephone (800) 255-1571.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach this signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the complete report that the bank places in its files.

FDIC Certificate Number:

05208
(RCRI 9055)

<http://www.wellsfargo.com>

Primary Internet Web Address of Bank
(Home Page), if any (TEXT4087)
(Example: www.examplebank.com)

Wells Fargo Bank Minnesota, N.A.

Legal Title of Bank (TEXT 9010)

Minneapolis

City (TEXT 9130)

MN

State Abbrev. (TEXT 9200)

55479

Zip Code (TEXT 9220)

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices

FFIEC 031

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Signature Page

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Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 36.7 hours per respondent and is estimated to vary from 15 to 550 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary
Board of Governors of the Federal Reserve System
Washington, D.C. 20551

Legislative and Regulatory Analysis Division
Office of the Comptroller of the Currency
Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

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Special Report (to be completed by all banks)

Legal Title of Bank

RI-1

Minneapolis

City

3

MN

55479

State

Zip Code

FDIC Certificate Number - 05208

Consolidated Report of Income for the period January 1, 2002 – March 31, 2002

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Loans secured by real estate	4011	383,757			1.a.1.a
(b) Loans to finance agricultural production and other loans to farmers	4024	3,201			1.a.1.b
(c) Commercial and industrial loans	4012	89,932			1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards	B485	32,498			1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	20,612			1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0			1.a.1.e
(f) All other loans in domestic offices	B487	42,743			1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	18			1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	572,761			1.a.3
b. Income from lease financing receivables	4065	39,730			1.b
c. Interest income on balances due from depository institutions: (1)	4115	186			1.c
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	5,955			1.d.1
(2) Mortgage-backed securities	B489	16,508			1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	8,196			1.d.3
e. Interest income from trading assets	4069	79			1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	45,601			1.f
g. Other interest income	4518	3,347			1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	692,363			1.h
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	316			2.a.1.a
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs)	0093	18,914			2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	2,652			2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	17,599			2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	41,861			2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	34,576			2.b
c. Interest on trading liabilities and other borrowed money	4185	35,764			2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Bil	Mill	
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	0		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	151,682		2.e
3. Net interest income (item 1.h minus 2.e)			4074	3
4. Provision for loan and lease losses			4230	4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	65,849		5.a
b. Service charges on deposit accounts in domestic offices	4080	38,641		5.b
c. Trading revenue (2)	A220	700		5.c
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	B490	31,242		5.d
e. Venture capital revenue	B491	0		5.e
f. Net servicing fees	B492	0		5.f
g. Net securitization income	B493	0		5.g
h. Insurance commissions and fees	B494	13,779		5.h
i. Net gains (losses) on sales of loans and leases	5416	0		5.i
j. Net gains (losses) on sales of other real estate owned	5415	222		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	(56,875)		5.k
l. Other noninterest income*	B497	144,398		5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	6.a
b. Realized gains (losses) on available-for-sale securities			3196	6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	140,489		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	28,428		7.b
c. (1) Goodwill impairment losses	C216	0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	111		7.c.2
d. Other noninterest expense *	4092	202,582		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	7.e
8. Income (loss) before income taxes and extraordinary items, and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	8
9. Applicable income taxes (on item 8)			4302	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	10
11. Extraordinary items and other adjustments, net of income taxes *			4320	11
12. Net income (loss) (sum of items 10 and 11)			4340	12

* Describe on Schedule RI-E - Explanations.

- (1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.
- (2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c must equal the sum of Memorandum items 8.a through 8.d.

Schedule RI—Continued

Memoranda	Dollar Amounts in Thousands	Year-to-Date			
		RIAD	Bil	Mill	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes		4513		43	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)		8431		25,592	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)		4313		494	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507		2,713	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			Number		M.5
6. Not applicable		4150		7,180	
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1)		CCYY / MM / DD			M.7
		9106		N/A	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):					
a. Interest rate exposures		8757		700	M.8.a
b. Foreign exchange exposures		8758		0	M.8.b
c. Equity security and index exposures		8759		0	M.8.c
d. Commodity and other exposures		8760		0	M.8.d
9. Impact on income of derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income		8761		0	M.9.a
b. Net (increase) decrease to interest expense		8762		0	M.9.b
c. Other (noninterest) allocations		8763		0	M.9.c
10. Credit losses on derivatives (see instructions)		A251		0	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		YES / NO			M.11
		A530		NO	

(1) For example, a bank acquired on June 1, 2001, would report 20010601

Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

		Dollar Amounts in Thousands				
		RIAD	Bil	Mill	Thou	
1. Total equity capital most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217	3,191,226			1
2. Restatements due to corrections of material accounting errors and changes in accounting principles*		B507		0		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508	3,191,226			3
4. Net income (loss) (must equal Schedule RI, item 12)		4340	238,448			4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509		0		5
6. Treasury stock transactions, net		B510		0		6
7. Changes incident to business combinations, net		4356		0		7
8. LESS: Cash dividends declared on preferred stock		4470		0		8
9. LESS: Cash dividends declared on common stock		4460	150,000			9
10. Other comprehensive income (1)		B511	(3,245)			10
11. Other transactions with parent holding company * (not included in items 5, 6, 8, or 9 above)		4415		0		11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)		3210	3,276,429			12

* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses**Part I. Charge-offs and Recoveries on Loans and Leases**

Part I excludes charge-offs and recoveries through the allocated transfer risk reserve.

		(Column A) Charge-offs (1)				(Column B) Recoveries				
		Calendar year-to-date				Calendar year-to-date				
		RIAD	Bil	Mill	Thou	RIAD	Bil	Mill	Thou	
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices		3582		32		3583		0		1.a
b. Secured by farmland in domestic offices		3584		31		3585		38		1.b
c. Secured by 1-4 family residential properties in domestic offices:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		5411		258		5412		20		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens		C234		38		C217		9		1.c.2.a
(b) Secured by junior liens		C235		50		C218		102		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices		3588		0		3589		0		1.d
e. Secured by nonfarm nonresidential properties in domestic offices		3590		1,026		3591		5		1.e
f. In foreign offices		B512		0		B513		0		1.f
2. Loans to depository institutions and acceptances of other banks:										
a. To U.S. banks and other U.S. depository institutions		4653		0		4663		0		2.a
b. To foreign banks		4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers		4655		87		4665		226		3
4. Commercial and industrial loans:										
a. To U.S. addressees (domicile)		4645		22,386		4617		2,544		4.a
b. To non-U.S. addressees (domicile)		4646		0		4618		0		4.b

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part I. Continued

Part I. Continued	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bi	Mil	Thou	RIAD	Bi	Mil	Thou
Dollar Amounts in Thousands								
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards	B514		13,046		B515		693	5.a
b. Other (includes single payment, installment, all student loans and revolving credit plans other than credit cards)	B516		4,817		B517		2,264	5.b
6. Loans to foreign governments and official institutions	4643		0		4627		0	6
7. All other loans	4644		0		4628		4	7
8. Lease financing receivables:								
a. To U.S. addressees (domicile)	4658		0		4668		0	8.a
b. To non-U.S. addressees (domicile)	4659		0		4669		0	8.b
9. Total (sum of items 1 through 8)	4635		41,771		4605		5,905	9

Memoranda

Memoranda	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bi	Mil	Thou	RIAD	Bi	Mil	Thou
Dollar Amounts in Thousands								
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above								
	5409		0	5410		0		
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above):								
	4652		0	4662		0		

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands			
	RIAD	Bi	Mil	Thou
1. Balance most recently reported for the December 31, 2001, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522		281,751	
2. Recoveries (must equal part I, item 9, column B above)	4605		5,905	
3. LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4)	C079		41,771	
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523		0	
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230		34,421	
6. Adjustments * (see instructions for this schedule)	C233		(12,376)	
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123		267,930	

* Describe on Schedule RI-E—Explanations.

Schedule RI-D—Income from International Operations

For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

	Dollar Amounts in Thousands	Year-to-Date		
		RIAD	Bill	Mill Thou
1. Interest income and expense attributable to international operations				
a. Gross interest income		8523		N/A
b. Gross interest expense		8524		N/A
2. Net interest income attributable to international operations (item 1.a minus 1.b)		8525		N/A
3. Noninterest income and expense attributable to international operations:				
a. Noninterest income attributable to international operations		4097		N/A
b. Provision for loan and lease losses attributable to international operations		4235		N/A
c. Other noninterest expense attributable to international operations		4239		N/A
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c)		4843		N/A
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d)		4844		N/A
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs		4845		N/A
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5)		4846		N/A
7. Income taxes attributable to income from international operations as estimated in item 6		4797		N/A
8. Estimated net income attributable to international operations (item 6 minus 7)		4341		N/A

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Year-to-Date		
Dollar Amounts in Thousands		RIAD	Bill Mil Thou	
1. Other noninterest income (from Schedule RI, item 5.i)				
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:				
TEXT				
a.	Income and fees from the printing and sale of checks	C013	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014	0	1.b
c.	Income and fees from automated teller machines (ATMs)	C016	0	1.c
d.	Rent and other income from other real estate owned	4042	0	1.d
e.	Safe deposit box rent	C015	0	1.e
f.	4461 Affiliate service fees	4461	67,621	1.f
g.	4462 Credit card fees	4462	26,315	1.g
h.	4463 Gain on mort. serv. rights sale	4463	18,321	1.h
2. Other noninterest expense (from Schedule RI, item 7.d):				
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:				
TEXT				
a.	Data processing expenses	C017	9,338	2.a
b.	Advertising and marketing expenses	0497	0	2.b
c.	Director's fees	4136	0	2.c
d.	Printing, stationery, and supplies	C018	0	2.d
e.	Postage	8403	0	2.e
f.	Legal fees and expenses	4141	0	2.f
g.	FDIC deposit insurance assessments	4146	0	2.g
h.	4464 Affiliate expense allocation	4464	121,527	2.h
i.	4467	4467	N/A	2.i
j.	4468	4468	N/A	2.j
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):				
TEXT				
a. (1)	Effect of adopting FAS 142, "Goodwill and Other Intangible Assets"	C231	0	3.a.1
	(2) Applicable income tax effect	4486	0	3.a.2
b. (1)	4487	4487	N/A	3.b.1
	(2) Applicable income tax effect	4488	0	3.b.2
c. (1)	4489	4489	N/A	3.c.1
	(2) Applicable income tax effect	4491	0	3.c.2

Schedule RI-E—Continued

		Year-to-Date		
		RIAD	Bil Mil Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):				
TEXT				
a.	B526	B526	N/A	4.a
b.	B527	B527	N/A	4.b
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
TEXT				
a.	4498	4498	N/A	5.a
b.	4499	4499	N/A	5.b
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):				
TEXT				
a.	4521 Paydown of securitizations w/ affiliates	4521	(12,376)	6.a
b.	4522	4522	N/A	6.b
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
X = NO COMMENT - Y = COMMENT		RIAD		
		4769	X	
Other explanations (please type or print clearly):				
TEXT (70 characters per line)				
4769				

FDIC Certificate Number - 05208

**Consolidated Report of Condition for Insured Commercial
and State-Chartered Savings Banks for March 31, 2002**All schedules are to be reported in thousands of dollars. Unless otherwise indicated,
report the amount outstanding as of the last business day of the quarter.**Schedule RC—Balance Sheet**

Dollar Amounts in Thousands RCFD Bil Mil Thou

ASSETS			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin (1)	0081	1,467,743	1.a
b. Interest-bearing balances (2)	0071	60,337	1.b
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)	1773	1,733,290	2.b
3. Federal funds sold and securities purchased under agreements to resell:	RCON		
a. Federal funds sold in domestic offices	B987	13,784,954	3.a
b. Securities purchased under agreements to resell (3)	RCFD		
	B989	365,710	3.b
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	5369	13,923,626	4.a
b. Loans and leases, net of unearned income	B528	20,607,914	4.b
c. LESS: Allowance for loan and lease losses	3123	267,930	4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	B529	20,339,984	4.d
5. Trading assets (from Schedule RC-D)	3545	35,760	5
6. Premises and fixed assets (including capitalized leases)	2145	152,586	6
7. Other real estate owned (from Schedule RC-M)	2150	7,027	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	2130	0	8
9. Customers' liability to this bank on acceptances outstanding	2155	10,081	9
10. Intangible assets:			
a. Goodwill	3163	136,381	10.a
b. Other intangible assets (from Schedule RC-M)	0426	2,725	10.b
11. Other assets (from Schedule RC-F)	2160	1,147,601	11
12. Total assets (sum of items 1 through 11)	2170	53,167,805	12

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Dollar Amounts in Thousands

		Dollar Amounts in Thousands		Bil	Mil	Thou
LIABILITIES						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)		RCOE		2200	23,310,487	13.a
(1) Noninterest-bearing		6631	12,702,289			13.a.1
(2) Interest-bearing		6636	10,608,198			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)		RCFN		2200	11,779,866	13.b
(1) Noninterest-bearing		6631	5,884			13.b.1
(2) Interest-bearing		6636	11,773,982			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)		RCOE		B993	2,016,420	14.a
b. Securities sold under agreements to repurchase (3)		RCFD		B995	5,510,749	14.b
15. Trading liabilities (from Schedule RC-D)				3548	30,497	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190	6,402,347	16
17. Not applicable						
18. Bank's liability on acceptances executed and outstanding				2920	10,081	18
19. Subordinated notes and debentures(4)				3200	0	19
20. Other liabilities (from Schedule RC-G)				2930	830,929	20
21. Total liabilities (sum of items 13 through 20)				2948	49,891,376	21
22. Minority interest in consolidated subsidiaries				3000	0	22
EQUITY CAPITAL						
23. Perpetual preferred stock and related surplus				3838	0	23
24. Common stock				3230	100,000	24
25. Surplus (exclude all surplus related to preferred stock)				3839	1,712,625	25
26. a. Retained earnings				3632	1,438,225	26.a
b. Accumulated other comprehensive income (5)				B530	25,579	26.b
27. Other equity capital components (6)				A130	0	27
28. Total equity capital (sum of items 23 through 27)				3210	3,276,429	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)				3300	53,167,805	29

Memorandum

To be reported only with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2001.

RCFD	Number
6724	2 M. 1

- | | |
|---|---|
| 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank | 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority) |
| 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) | 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority) |
| 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm | 6 = Review of the bank's financial statements by external auditors |
| | 7 = Compilation of the bank's financial statements by external auditors |
| | 8 = Other audit procedures (excluding tax preparation work) |
| | 9 = No external audit work |

- (1) Includes total demand deposits and noninterest-bearing time and savings deposits.
- (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "other borrowed money."
- (3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
- (4) Includes limited-life preferred stock and related surplus.
- (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-A—Cash and Balances Due From Depository Institutions

Exclude assets held for trading.

	Dollar Amounts in Thousands					(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RC	FD	Bil	Mill	Thou	RC	FD	Bil	Mill	Thou			
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022			1,102,949							1		
a. Cash items in process of collection and unposted debits _____						0020			940,781		1.a		
b. Currency and coin _____						0080			162,167		1.b		
2. Balance due from depository institutions in the U.S. _____						0082			166,339		2		
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083			0							2.a		
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085			166,485							2.b		
3. Balances due from banks in foreign countries and foreign central banks _____						0070			3,166		3		
a. Foreign branches of other U.S. banks _____	0073			2,857							3.a		
b. Other banks in foreign countries and foreign central banks _____	0074			309							3.b		
4. Balances due from Federal Reserve Banks _____	0090			255,480		0090			255,325		4		
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010			1,528,080		0010			1,527,778		5		

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale												
	(Column A)				(Column B)				(Column C)				(Column D)								
	Amortized Cost				Fair Value				Amortized Cost				Fair Value								
	RC	FD	Bil	Mill	Thou	RC	FD	Bil	Mill	Thou	RC	FD	Bil	Mill	Thou						
1. U.S. Treasury securities	0211				0	0213				0	1286				219,838	1287				226,387	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):																					
a. Issued by U.S. Government agencies (1)	1289				0	1290				0	1291				648	1293				729	2.a
b. Issued by U.S. Government-sponsored agencies (2)																					
	1294				0	1295				0	1297				83,628	1298				85,601	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496				0	8497				0	8498				187,198	8499				197,519	3

(1) Includes Small Business Administration 'Guaranteed Loan Pool Certificates,' U.S. Maritime Administration obligations, and Export - Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, The Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A)				(Column B)				(Column C)				(Column D)			
	Amortized Cost				Fair Value				Amortized Cost				Fair Value			
	RCFC	Bl	Mill	Thou	RCFC	Bl	Mill	Thou	RCFC	Bl	Mill	Thou	RCFC	Bl	Mill	Thou
4. Mortgage-backed securities (MBS):																
a. Pass-through securities:																
(1) Guaranteed by GNMA	1698			0	1699			0	1701			282,446	1702			284,976
(2) Issued by FNMA and FHLMC	1703			0	1705			0	1706			605,939	1707			619,165
(3) Other pass-through securities	1709			0	1710			0	1711			0	1713			0
b. Other mortgage-backed securities (including CMOs, REMICs and stripped MBS):																
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714			0	1715			0	1716			2,998	1717			3,000
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718			0	1719			0	1731			0	1732			0
(3) All other mortgage-backed securities	1733			0	1734			0	1735			29,661	1736			30,283
5. Asset-backed securities (ABS):																
a. Credit card receivables	B838			0	B839			0	B840			0	B841			0
b. Home equity lines	B842			0	B843			0	B844			0	B845			0
c. Automobile loans	B846			0	B847			0	B848			0	B849			0
d. Other consumer loans	B850			0	B851			0	B852			4,662	B853			4,918
e. Commercial and industrial loans	B854			0	B855			0	B856			0	B857			0
f. Other	B858			0	B859			0	B860			0	B861			0
6. Other debt securities:																
a. Other domestic debt securities	1737			0	1738			0	1739			113,053	1741			114,119
b. Foreign debt securities	1742			0	1743			0	1744			72,193	1746			79,653
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)									A510			88,120	A511			86,940
8. Total (sum of items 1 through 7) (total of Column A must equal Schedule RC item 2.a; (total of column D must equal Schedule RC, item 2.b)	1754			0	1771			0	1772			1,690,384	1773			1,733,290

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and banker's bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda		Dollar Amounts in Thousands			
		RCF	Bil	Mil	Thou
1. Pledged securities (1)		0416	317,100		M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3,4)					
(1) Three months or less		A549	85,457		M.2.a.1
(2) Over three months through 12 months		A550	46,537		M.2.a.2
(3) Over one year through three years		A551	110,798		M.2.a.3
(4) Over three years through five years		A552	121,291		M.2.a.4
(5) Over five years through 15 years		A553	233,042		M.2.a.5
(6) Over 15 years		A554	111,801		M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3,5)					
(1) Three months or less		A555	5,308		M.2.b.1
(2) Over three months through 12 months		A556	18,319		M.2.b.2
(3) Over one year through three years		A557	6,341		M.2.b.3
(4) Over three years through five years		A558	293		M.2.b.4
(5) Over five years through 15 years		A559	27,800		M.2.b.5
(6) Over 15 years		A560	846,080		M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less		A561	6,621		M.2.c.1
(2) Over three years		A562	26,662		M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		A248	107,522		M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)		1778	0		M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost		8782	0		M.4.a
b. Fair value		8783	0		M.4.b

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-C—Loans and Lease Financing Receivables**Part I. Loans and Leases**

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) other loans and leases, net of unearned income. **Report loans and leases net of any applicable allocated transfer risk reserve.** Exclude assets held for trading and commercial paper.

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mill	Thou	RCON	Bil	Mill	Thou
Dollar Amounts in Thousands								
1. Loans secured by real estate	1410	20,786,962						1
a. Construction, land development, and other land loans					1415	141,825		1.a
b. Secured by farmland (including farm residential and other improvements)					1420	90,595		1.b
c. Secured by 1-4 family residential properties:								
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797	994,776		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens					5367	17,443,391		1.c.2.a
(b) Secured by junior liens					5368	1,308,916		1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460	49,867		1.d
e. Secured by nonfarm nonresidential properties					1480	757,592		1.e
2. Loans to depository institutions and acceptances of other banks:								
a. To commercial banks in the U.S.					B531	3,571,419		2.a
(1) To U.S. branches and agencies of foreign banks	B532	0						2.a.1
(2) To other commercial banks in the U.S.	B533	3,571,454						2.a.2
b. To other depository institutions in the U.S.	B534	0			B534	0		2.b
c. To banks in foreign countries					B535	35		2.c
(1) To foreign branches of other U.S. banks	B536	0						2.c.1
(2) To other banks in foreign countries	B537	35						2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	203,141			1590	203,141		3
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile)	1763	4,957,968			1763	4,957,968		4.a
b. To non-U.S. addressees (domicile)	1764	857			1764	0		4.b
5. Not applicable.								
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
a. Credit cards	B538	528,904			B538	528,904		6.a
b. Other revolving credit plans	B539	294,123			B539	294,123		6.b
c. Other consumer loans (includes single payment, installment, and all student loans)	2011	887,251			2011	887,251		6.c
7. Loans to foreign government and official institutions (including foreign central banks)	2081	0			2081	0		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	25,453			2107	25,453		8
9. Other loans	1563	612,725						9
a. Loans for purchasing or carrying securities (secured and unsecured)					1545	159,209		9.a
b. All other loans (exclude consumer loans)					1564	453,516		9.b
10. Lease financing receivables (net of unearned income)					2165	2,662,667		10
a. Of U.S. addressees (domicile)	2182	2,662,667						10.a
b. Of non-U.S. addressees (domicile)	2183	0						10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0			2123	0		11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, item 4.a and 4.b)	2122	34,531,540			2122	34,530,648		12

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Schedule RC-C—Continued

Part I. Continued

Memoranda	Dollar Amounts in Thousands			RCFD	Bil	Mill	Thou
1. Loans and Leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)							
	1616		0				M.1
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):							
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)				RCON			
(1) Three months or less	A564	13,639,724					M.2.a.1
(2) Over three months through 12 months	A565	598,394					M.2.a.2
(3) Over one year through three years	A566	38,667					M.2.a.3
(4) Over three years through five years	A567	73,704					M.2.a.4
(5) Over five years through 15 years	A568	2,484,182					M.2.a.5
(6) Over 15 years	A569	552,671					M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)				RCFD			
(1) Three months or less	A570	7,914,123					M.2.b.1
(2) Over three months through 12 months	A571	2,615,839					M.2.b.2
(3) Over one year through three years	A572	1,949,363					M.2.b.3
(4) Over three years through five years	A573	1,533,142					M.2.b.4
(5) Over five years through 15 years	A574	1,914,925					M.2.b.5
(6) Over 15 years	A575	946,909					M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	18,504,855					M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	183,636					M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)				RCON			
	5370	4,867,061					M.4
5. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-C, part I, item 1, column A)				RCFD			
	B837		0				M.5

(1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(3) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding year.

Dollar Amounts in Thousands

ASSETS	RC	CON	Bil	Mill	Thou
1. U.S. Treasury securities in domestic offices	3531		0		1
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	3532		0		2
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533		0		3
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534		1,912		4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535		0		4.b
c. All other mortgage-backed securities	3536		0		4.c
5. Other debt securities in domestic offices	3537		0		5
6. - 8. Not applicable					
9. Other trading assets in domestic offices	3541		0		9
10. Trading assets in foreign offices	RCFN				
	3542		0		10
11. Revaluation gains on interest rate, foreign exchange rate, and other commodity and equity contracts	RC	CON			
a. In domestic offices	3543		33,848		11.a
	RCFN				
b. In foreign offices	3543		0		11.b
	RCFD				
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545		35,760		12
LIABILITIES	RC	FD	Bil	Mill	Thou
13. Liability for short positions	3546		0		13
14. Revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts	3547		30,497		14
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	3548		30,497		15

Schedule RC-E—Deposit Liabilities**Part I. Deposits in Domestic Offices**

	Transaction Accounts						Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)			(Column B) Memo: Total demand deposits (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)			
Dollar Amounts in Thousands	R	C	Bil	Mill	Thou	R	C	Bil	Mill	Thou
Deposits of:										
1. Individuals, partnerships and corporations (include all certified and official checks)	B549		3,646,786					B550	19,017,260	
2. U.S. Government	2202		7,165					2520	288	
3. States and political subdivisions in the U.S.	2203		91,736					2530	204,957	
4. Commercial banks and other depository institutions in the U.S.	B551		342,295					B552	0	
5. Banks in foreign countries	2213		0					2236	0	
6. Foreign governments, and official institutions (including foreign central banks)	2216		0					2377	0	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		4,087,982			2210		3,853,724	2385	19,222,505

Memoranda

Dollar Amounts in Thousands

	R	C	Bil	Mill	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):						
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		488,166			M.1.a
b. Total brokered deposits	2365		0			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above):						
(1) Issued in denominations of less than \$100,000	2343		0			M.1.c.1
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	2344		0			M.1.c.2
d. Maturity data for brokered deposits:						
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243		0			M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	A244		0			M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law, (to be completed for the December report only)	5590		N/A			M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C, above):						
a. Savings deposits:						
(1) Money market deposit accounts (MMDAs)	6810		6,143,005			M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		11,176,996			M.2.a.2
b. Total time deposits of less than \$100,000	6648		1,663,973			M.2.b
c. Total time deposits of \$100,000 or more	2604		238,531			M.2.c

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Schedule RC-E—Continued

Part I. Continued

Memoranda (continued)	Dollar Amounts in Thousands			
	RC	CON	Bil	Mill
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of (1,2)				
(1) Three months or less	A579		339,180	M.3.a.1
(2) Over three months through 12 months	A580		541,122	M.3.a.2
(3) Over one year through three years	A581		604,872	M.3.a.3
(4) Over three years	A582		178,799	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) through 3.a.(4) above)(3)	A241		880,302	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of (1,4)				
(1) Three months or less	A584		59,793	M.4.a.1
(2) Over three months through 12 months	A585		69,504	M.4.a.2
(3) Over one year through three years	A586		56,758	M.4.a.3
(4) Over three years	A587		52,476	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) through 4.a.(4) above)(3)	A242		129,297	M.4.b

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E Memorandum item 2.b.

(3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Deposits of:	Dollar Amounts in Thousands			
	RC	FN	Bil	Mill
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553		2,065,317	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554		9,619,735	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625		94,814	3
4. Foreign governments and official institutions (including foreign central banks)	2650		0	4
5. U.S. Government and states and political subdivisions in the U.S.	B555		0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200		11,779,866	6

Memorandum	Dollar Amounts in Thousands			
	RC	FN	Bil	Mill
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	A245		11,777,772	M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands

	RC	FC	Bil	Mill	Thou	
1. Accrued interest receivable (1)	B556		196,119			1
2. Net deferred tax assets (2)	2148		0			2
3. Interest-only strips receivable (not in the form of a security) (3) on:						
a. Mortgage loans	A519		0			3.a
b. Other financial assets	A520		0			3.b
4. Equity securities that DO NOT have readily determinable fair values (4)	1752		380,967			4
5. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	2168		570,515			5
TEXT						
a. Prepaid expenses	2166		0			5.a
b. Cash surrender value of life insurance	C009		0			5.b
c. Repossessed personal property (including vehicles)	1578		0			5.c
d. Derivatives with a positive fair value held for purposes other than trading	C010		0			5.d
e. 3549 Receivable - settlement security trans	3549		188,936			5.e
f. 3550	3550		N/A			5.f
g. 3551	3551		N/A			5.g
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)	2160		1,147,601			6

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands

	RC	FC	Bil	Mill	Thou	
1. a. Interest accrued and unpaid on deposits in domestic offices(5)	3645		31,590			1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD					
2. Net deferred tax liabilities (2)	3646		294,781			1.b
3. Allowance for credit losses on off-balance sheet credit exposures	3049		456,925			2
4. Other (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	B557		0			3
a. Accounts payable	2938		47,633			4
TEXT						
b. Deferred compensation liabilities	3066		26,421			4.a
c. Dividends declared but not yet payable	C011		0			4.b
d. Derivatives with a negative fair value held for purposes other than trading	2932		0			4.c
e. 3552 Payable - settlement security trans	C012		0			4.d
f. 3553	3552		13,583			4.e
g. 3554	3553		N/A			4.f
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	3554		N/A			4.g
	2930		830,929			5

(1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

(4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock

(5) For savings banks, includes "dividends" accrued and unpaid on deposits.

Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

Dollar Amounts in Thousands	Domestic Offices			
	RCON	Bil	Mill	Thou
1. Customers' liability to this bank on acceptances outstanding	2155		976	1
2. Bank's liability on acceptances executed and outstanding	2920		976	2
3. Securities purchased under agreements to resell	8989		365,710	3
4. Securities sold under agreements to repurchase	8995		5,510,749	4
5. Other borrowed money	3190		6,402,347	5
EITHER				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163		N/A	6
OR				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		11,706,317	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		53,055,191	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		38,072,445	9

In items 10-17 report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.

Dollar Amounts in Thousands	Domestic Offices			
	RCON	Bil	Mill	Thou
10. U.S. Treasury securities	1039		219,838	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	1041		84,276	11
12. Securities issued by states and political subdivisions in the U.S.	1042		187,198	12
13. Mortgage-backed securities (MBS):				
a. Pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1043		888,385	13.a.1
(2) Other pass-through securities	1044		0	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1209		2,998	13.b.1
(2) All other mortgage-backed securities	1280		29,661	13.b.2
14. Other domestic debt securities (include domestic asset-backed securities)	1281		117,715	14
15. Foreign debt securities (include foreign asset-backed securities)	1282		72,193	15
16. Investments in mutual funds and other equity securities with readily determinable fair values	A510		88,120	16
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1374		1,690,384	17
18. Equity securities that do not have readily determinable fair values	1752		380,967	18

Schedule RC-I—Selected Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

Dollar Amounts in Thousands	Domestic Offices			
	RCON	Bil	Mill	Thou
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133		0	1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898		0	2

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

	RCFD	Bl	Mill	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	3381		55,108		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558		410,248		2
3. Mortgage-backed securities (2)	B559		944,389		3
4. All other securities (2, 3)(includes securities issued by states and political subdivisions in the U.S.)	B560		473,116		4
5. Federal funds sold and securities purchased under agreements to resell	3365		10,645,189		5
6. Loans:					
a. Loans in domestic offices:	RCON				
(1) Total loans	3360		34,515,634		6.a.1
(2) Loans secured by real estate	3385		23,269,920		6.a.2
(3) Loans to finance agricultural production and other loans to farmers	3386		199,131		6.a.3
(4) Commercial and industrial loans	3387		4,906,821		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B561		883,245		6.a.5.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B562		1,231,835		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN				
	3360		892		6.b
7. Trading assets	RCFD				
	3401		36,382		7
8. Lease financing receivables (net of unearned income)	3484		2,650,485		8
9. Total assets(4)	3368		52,168,043		9
LIABILITIES					
10. Interest-bearing transaction accounts in domestic (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON				
	3485		280,884		10
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	B563		18,348,823		11.a
b. Time deposits of \$100,000 or more	A514		248,789		11.b
c. Time deposits of less than \$100,000	A529		1,710,701		11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN				
	3404		9,745,448		12
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD				
	3353		8,167,952		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)					
	3355		5,933,723		14

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly averages for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands

	RC	FD	Bill	Mill	Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814		1,298,867			1.a
b. Credit card lines	3815		0			1.b
c. Commercial real estate, construction, and land development:						
(1) Commitments to fund loans secured by real estate	3816		81,703			1.c.1
(2) Commitments to fund loans not secured by real estate	6550		144,907			1.c.2
d. Securities underwriting	3817		0			1.d
e. Other unused commitments	3818		3,879,371			1.e
2. Financial standby letters of credit and foreign office guarantees	3819		17,061			2
a. Amount of financial standby letters of credit conveyed to others	3820		0			2.a
3. Performance standby letters of credit and foreign office guarantees	3821		224,859			3.
a. Amount of performance standby letters of credit conveyed to others	3822		10,541			3.a
4. Commercial and similar letters of credit	3411		7,292			4
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank	3428		0			5
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433		493,292			6
7. Credit derivatives:						
a. Notional amount of credit derivatives on which the reporting bank is the guarantor	A534		0			7.a
(1) Gross positive fair value	C219		0			7.a.1
(2) Gross negative fair value	C220		0			7.a.2
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary	A535		0			7.b
(1) Gross positive fair value	C221		0			7.b.1
(2) Gross negative fair value	C222		0			7.b.2
8. Spot foreign exchange contracts	8765		0			8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	3430		9,988,236			9
TEXT						
a. Securities borrowed	3432		9,988,236			9.a
b. Commitments to purchase when-issued securities	3434		0			9.b
c. 3555	3555		N/A			9.c
d. 3556	3556		N/A			9.d
e. 3557	3557		N/A			9.e
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% Schedule RC item 28., "Total equity capital")	5591		0			10
TEXT						
a. Commitments to sell when-issued securities	3435		0			10.a
b. 5592	5592		N/A			10.b
c. 5593	5593		N/A			10.c
d. 5594	5594		N/A			10.d
e. 5595	5595		N/A			10.e
11. Year-to-date merchant credit card sales volume:						
a. Sales for which the reporting bank is the acquiring bank	C223		0			11.a
b. Sales for which the reporting bank is the agent bank with risk	C224		0			11.b

Schedule RC-L—Continued

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts		
Derivatives Position Indicators		Bil Mil Thou			Tril Bil Mil Thou			Tril Bil Mil Thou			Tril Bil Mil Thou		
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e) — must equal sum of items 13 and 14):		RCFD 8693			RCFD 8694			RCFD 8695			RCFD 8696		
a. Futures contracts		0			0			0			0		
b. Forward contracts		RCFD 8697			RCFD 8698			RCFD 8699			RCFD 8700		
c. Exchange-traded option contracts:		RCFD 8701			RCFD 8702			RCFD 8703			RCFD 8704		
(1) Written options		0			0			0			0		
(2) Purchased options		RCFD 8705			RCFD 8706			RCFD 8707			RCFD 8708		
d. Over-the-counter option contracts:		RCFD 8709			RCFD 8710			RCFD 8711			RCFD 8712		
(1) Written options		229,273			0			0			12,347		
(2) Purchased options		RCFD 8713			RCFD 8714			RCFD 8715			RCFD 8716		
e. Swaps		220,045			0			0			12,349		
13. Total gross notional amount of derivative contracts held for trading		RCFD 3450			RCFD 3826			RCFD 8719			RCFD 8720		
14. Total gross notional amount of derivative contracts held for purposes other than trading		1,565,821			0			0			47,270		
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCFD A126			RCFD A127			RCFD 8723			RCFD 8724		
15. Gross fair values of derivative contracts:		2,015,139			0			0			71,966		
a. Contracts held for trading:		RCFD 8725			RCFD 8726			RCFD 8727			RCFD 8728		
(1) Gross positive fair value		0			0			0			0		
(2) Gross negative fair value		RCFD A589											
b. Contracts held for purposes other than trading:		0											
(1) Gross positive fair value		RCFD 8733			RCFD 8734			RCFD 8735			RCFD 8736		
(2) Gross negative fair value		24,762			0			0			9,268		
15.a.1		RCFD 8737			RCFD 8738			RCFD 8739			RCFD 8740		
15.a.2		21,465			0			0			8,888		
15.b.1		RCFD 8741			RCFD 8742			RCFD 8743			RCFD 8744		
15.b.2		0			0			0			0		
		RCFD 8745			RCFD 8746			RCFD 8747			RCFD 8748		
		0			0			0			0		

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFC	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests		6164		347		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	Number	6165		0		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing Assets		3164		164		2.a
(1) Estimated fair value of mortgage servicing assets	A590		164			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets		B026		43		2.b
c. All other identifiable intangible assets		5507		2,518		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		0426		2,725		2.d
3. Other real estate owned:						
a. Direct and indirect investments in real estate ventures		5372		0		3.a
b. All other real estate owned:		RCON				
(1) Construction, land development, and other land in domestic offices		5508		0		3.b.1
(2) Farmland in domestic offices		5509		886		3.b.2
(3) 1-4 family residential properties in domestic offices		5510		5,701		3.b.3
(4) Multifamily (5 or more) residential properties in domestic offices		5511		0		3.b.4
(5) Nonfarm nonresidential properties in domestic offices		5512		440		3.b.5
(6) In foreign offices		RCFN				
		5513		0		3.b.6
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)		RCFD				
		2150		7,027		3.c
4. Investments in unconsolidated subsidiaries and associated companies:						
a. Direct and indirect investments in real estate ventures		5374		0		4.a
b. All other investments in unconsolidated subsidiaries and associated companies		5375		0		4.b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)		2130		0		4.c
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) With a remaining maturity of one year or less (1)		2651		4,356,484		5.a.1
(2) With a remaining maturity of more than one year through three years		B565		770,714		5.a.2
(3) With a remaining maturity of more than three years		B566		950,000		5.a.3
b. Other borrowings:						
(1) With a remaining maturity of one year or less		B571		297,047		5.b.1
(2) With a remaining maturity of more than one year through three years		B567		26,201		5.b.2
(3) With a remaining maturity of more than three years		B568		1,901		5.b.3
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)		3190		6,402,347		5.c
6. Does the reporting bank sell private label or third party mutual funds and annuities?						
		B569		YES		6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities						
		RCFC	Bil	Mil	Thou	
		B570		0		7

(1) Includes overnight Federal Home Loan Bank advances.

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RC	CON	Bl	Thou	RC	CON	Bl	Thou	RC	CON	Bl	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices	2759		4,599		2769		12		3492		654		1.a
b. Secured by farmland in domestic offices	3493		5,012		3494		0		3495		1,434		1.b
c. Secured by 1-4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398		4,755		5399		2,758		5400		0		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens	C236		189,655		C237		42,149		C229		56,049		1.c.2.a
(b) Secured by junior liens	C238		6,018		C239		2,447		C230		253		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499		579		3500		0		3501		118		1.d
e. Secured by nonfarm nonresidential properties properties in domestic offices	3502		17,895		3503		98		3504		10,165		1.e
f. In foreign offices	RCFN				RCFN				RCFN				1.f
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions	RCFD				RCFD				RCFD				2.a
b. To foreign banks	5377		0		5378		0		5379		0		2.b
3. Loans to finance agricultural production and other loans to farmers	5380		0		5381		0		5382		0		3
4. Commercial and industrial loans:	1594		13,149		1597		449		1583		1,244		
a. To U.S. addressees (domicile)	1251		73,464		1252		1,531		1253		54,900		4.a
b. To non-U.S. addressees (domicile)	1254		0		1255		0		1256		0		4.b
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575		12,100		B576		11,107		B577		0		5.a
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B578		19,380		B579		12,998		B580		1,029		5.b
6. Loans to foreign governments and official institutions	5389		0		5390		0		5391		0		6
7. All other loans	5459		5,155		5460		917		5461		0		7
8. Lease financing receivables:													
a. Of U.S. addressees (domicile)	1257		53,177		1258		0		1259		144,051		8.a
b. Of non-U.S. addressees (domicile)	1271		0		1272		0		1791		0		8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505		0		3506		0		3507		0		9

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCFD	Bill	Mill	Thou	RCFD	Bill	Mill	Thou	RCFD	Bill	Mill	Thou
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	5612		136,023		5613		40,358		5614		32,226	
a. Guaranteed portion of loans and leases included in item 10 above	5615		135,912		5616		40,337		5617		32,168	

Memoranda

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCFD	Bill	Mill	Thou	RCFD	Bill	Mill	Thou	RCFD	Bill	Mill	Thou
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1)	1658		0		1659		0		1661		0	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558		5,742		6559		344		6560		457	
3. Loans secured by real estate to non-U.S. addresses (domicile) (included in Schedule RC-N, item 1, above)	1248		0		1249		0		1250		0	
4. Not applicable												
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240		36,384		C241		15,147		C226		4,315	

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more			
	RCFD	Bill	Mill	Thou	RCFD	Bill	Mill	Thou
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	3529		0		3530		0	

Person to whom questions about the Reports of Condition and Income should be directed:

Karen B. Martin, Regulatory Reporting

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Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

		Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Unposted debits (see instructions):									
a. Actual amount of all unposted debits		0030		0					1.a
OR									
b. Separate amount of unposted debits:									
(1) Actual amount of unposted debits to demand deposits		0031		N/A					1.b.1
(2) Actual amount of unposted debits to time and savings deposits (1)		0032		N/A					1.b.2
2. Unposted credits (see instructions):									
a. Actual amount of all unposted credits		3510		0					2.a
OR									
b. Separate amount of unposted credits:									
(1) Actual amount of unposted credits to demand deposits		3512		N/A					2.b.1
(2) Actual amount of unposted credits to time and savings deposits (1)		3514		N/A					2.b.2
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)									
		3520		0					3
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits):									
a. Demand deposits of consolidated subsidiaries		2211		83,048					4.a
b. Time and savings deposits (1) of consolidated subsidiaries		2351		0					4.b
c. Interest accrued and unpaid on deposits of consolidated subsidiaries		5514		0					4.c
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions									
a. Demand deposits in insured branches (included in Schedule RC-E, Part II)		2229		0					5.a
b. Time and saving deposits (1) in insured branches (included in Schedule RC-E, Part II)		2383		0					5.b
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b)		5515		0					5.c
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:									
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, Item 7 column B)		2314		0					6.a
b. Amount reflected in time and savings deposits (1) (included in Schedule RC-E, Part I, Item 7, column A or C, but not column B)		2315		0					6.b
7. Unamortized premiums and discounts on time and savings deposits: (1,2)									
a. Unamortized premiums		5516		0					7.a
b. Unamortized discounts		5517		0					7.b
8. To be completed by banks with "Oakar deposits".									
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):									
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter		A531		0					8.a.1
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF)		A532		0					8.a.2
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions)									
		A533		0					8.b

(1) For FDIC and FICO insurance assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

(2) Exclude core deposit intangibles.

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Schedule RC-O—Continued

Dollar Amounts in Thousands		RCON	Bil	Mill	Thou	
9. Deposits in lifeline accounts		5596				9
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)		8432		0		10
11. Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:						
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis		8785		0		11.a
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis		A181		0		11.b
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E		A182		0		11.c
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):						
a. Amount of assets netted against demand deposits		A527		0		12.a
b. Amount of assets netted against time and savings deposits		A528		0		12.b

Memoranda (to be completed each quarter except as noted)



Dollar Amounts in Thousands		RCON	Bil	Mill	Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):						
a. Deposit accounts of \$100,000 or less:						
(1) Amount of deposit accounts of \$100,000 or less		2702	8,514,210			M.1.a 1
(2) Number of deposit accounts of \$100,000 or less	Number					
(to be completed for the June report only)	3779	N/A				M.1.a 2
b. Deposit accounts of more than \$100,000:						
(1) Amount of deposit accounts of more than \$100,000		2710	14,796,277			M.1.b 1
(2) Number of deposit accounts of more than \$100,000	Number					
	2722	15,172				M.1.b 2
2. Memorandum item 2 is to be completed by all banks.						
Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (see instructions)		5597	13,279,077			M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
Text		RCON	FDIC Cert No.			
A545		A545	N/A			M.3

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)		3210	3,276,429		1
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)		8434	26,602		2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)		A221	1,180		3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) – (if a gain, report as a positive value; if a loss, report as a negative value)		4336	0		4
5. LESS: Nonqualifying perpetual preferred stock		B588	0		5
6. Qualifying minority interests in consolidated subsidiaries		B589	0		6
7. LESS: Disallowed goodwill and other disallowed intangible assets		B590	138,899		7
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)		C227	3,109,748		8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships		B591	16		9.a
b. LESS: Disallowed deferred tax assets		5610	0		9.b
10. Other additions to (deductions from) Tier 1 capital		B592	0		10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		8274	3,109,732		11
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock		5306	0		12
13. Cumulative perpetual preferred stock includible in Tier 2 capital		B593	0		13
14. Allowance for loan and lease losses includible in Tier 2 capital		5310	267,930		14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital		2221	0		15
16. Other Tier 2 capital components		B594	0		16
17. Tier 2 capital (sum of items 12 through 16)		5311	267,930		17
18. Allowable Tier 2 capital (lesser of item 11 or 17)		8275	267,930		18
19. Tier 3 capital allocated for market risk		1395	0		19
20. LESS: Deductions for total risk-based capital		B595	0		20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)		3792	3,377,662		21
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)		3368	52,168,043		22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)		B590	138,899		23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)		B591	16		24
25. LESS: Disallowed deferred tax assets (from item 9.b above)		5610	0		25
26. LESS: Other deductions from assets for leverage capital purposes		B596	0		26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)		A224	52,029,128		27
Adjustments for financial subsidiaries					
28.a. Adjustment to Tier 1 capital reported in item 11		C228	0		28.a
b. Adjustment to total risk-based capital reported in item 21		B503	0		28.b
29. Adjustment to risk-weighted assets reported in item 62		B504	0		29
30. Adjustment to average total assets reported in item 27		B505	0		30

Capital Ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries)

completed by banks with financial subsidiaries)		 (Column A)	 (Column B)			
		RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (2)		7273	N/A	7204	5.98%	31
32. Tier 1 risk-based capital ratio (3)		7274	N/A	7206	11.10%	32
33. Total risk-based capital ratio (4)		7275	N/A	7205	12.06%	33

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk rate. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Dollar Amounts in Thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)						(Column D)			(Column E)			(Column F)
			Allocation by Risk Weight Category						Allocation by Risk Weight Category			Allocation by Risk Weight Category			
			0%			20%			50%			100%			
Balance Sheet Asset Categories	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 1,528,080	RCFD 0010 1,528,080	RCFD B600 417,647	RCFD B600 417,647	RCFD B601 1,110,433	RCFD B601 1,110,433	RCFD B602 0	RCFD B602 0	RCFD B603 0	RCFD B603 0	RCFD B604 0	RCFD B604 0	RCFD B605 0	RCFD B605 0	RCFD B606 0
35. Held-to-maturity securities	RCFD 1754 0	RCFD 1754 0	RCFD B608 0	RCFD B608 0	RCFD B609 0	RCFD B609 0	RCFD B610 0	RCFD B610 0	RCFD B611 0	RCFD B611 0	RCFD B612 0	RCFD B612 0	RCFD B613 0	RCFD B613 0	RCFD B614 0
36. Available-for-sale securities	RCFD 1773 1,733,290	RCFD 1773 1,733,290	RCFD B606 44,086	RCFD B606 44,086	RCFD B607 502,932	RCFD B607 502,932	RCFD B608 776,349	RCFD B608 776,349	RCFD B609 89,586	RCFD B609 89,586	RCFD B610 320,337	RCFD B610 320,337	RCFD B611 0	RCFD B611 0	RCFD B612 0
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 14,150,664	RCFD C225 14,150,664	RCFD B617 0	RCFD B617 0	RCFD C063 0	RCFD C063 0	RCFD C064 14,150,664	RCFD C064 14,150,664	RCFD B619 0	RCFD B619 0	RCFD B620 0	RCFD B620 0	RCFD B621 0	RCFD B621 0	RCFD B622 0
38. Loans and leases held for sale	RCFD 5369 13,923,626	RCFD 5369 13,923,626	RCFD B617 0	RCFD B617 0	RCFD B618 0	RCFD B618 0	RCFD B619 2,426,150	RCFD B619 2,426,150	RCFD B620 11,497,476	RCFD B620 11,497,476	RCFD B621 0	RCFD B621 0	RCFD B622 0	RCFD B622 0	RCFD B623 0
39. Loans and leases, net of unearned income (1)	RCFD B528 20,607,914	RCFD B528 20,607,914	RCFD B622 0	RCFD B622 0	RCFD B623 0	RCFD B623 0	RCFD B624 3,844,375	RCFD B624 3,844,375	RCFD B625 5,605,634	RCFD B625 5,605,634	RCFD B626 11,157,905	RCFD B626 11,157,905	RCFD B627 0	RCFD B627 0	RCFD B628 0
40. LESS: Allowance for loan and lease losses	RCFD 3123 267,930	RCFD 3123 267,930	RCFD B627 0	RCFD B627 0	RCFD B628 0	RCFD B628 0	RCFD B629 1,912	RCFD B629 1,912	RCFD B630 0	RCFD B630 0	RCFD B631 0	RCFD B631 0	RCFD B632 0	RCFD B632 0	RCFD B633 0
41. Trading assets	RCFD 3545 35,760	RCFD 3545 35,760	RCFD B627 33,848	RCFD B627 33,848	RCFD B628 0	RCFD B628 0	RCFD B629 0	RCFD B629 0	RCFD B630 0	RCFD B630 0	RCFD B631 0	RCFD B631 0	RCFD B632 0	RCFD B632 0	RCFD B633 0
42. All other assets (2)	RCFD B639 1,456,401	RCFD B639 1,456,401	RCFD B640 138,915	RCFD B640 138,915	RCFD B641 59,328	RCFD B641 59,328	RCFD B642 313,060	RCFD B642 313,060	RCFD B643 80,381	RCFD B643 80,381	RCFD B644 864,717	RCFD B644 864,717	RCFD B645 0	RCFD B645 0	RCFD B646 0
43. Total assets (sum of items 34 through 42)	RCFD 2170 53,167,805	RCFD 2170 53,167,805	RCFD B644 979,907	RCFD B644 979,907	RCFD B645 22,622,943	RCFD B645 22,622,943	RCFD B646 17,273,077	RCFD B646 17,273,077	RCFD B647 12,342,959	RCFD B647 12,342,959	RCFD B648 0	RCFD B648 0	RCFD B649 0	RCFD B649 0	RCFD B650 0

(1) Include any allocated transfer risk reserve in column B.

(2) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

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Schedule RC-R—Continued

	Dollar Amounts in Thousands										(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)			(Column C)			(Column D) Allocation by Risk Weight Category			(Column E)			(Column F)		
													0%			20%			50%			100%					
	Bill	Mill	Thou	RCFD B546	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	RCFD B546			RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	RCFD B546	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	RCFD B546		RCFD B547	RCFD B548
Derivatives and Off-Balance Sheet Items																											
44. Financial standby letters of credit																											
45. Performance standby letters of credit																											
46. Commercial and similar letters of credit																											
47. Risk participations in bankers acceptances acquired by the reporting institution																											
48. Securities lent																											
49. Retained recourse on small business obligations sold with recourse																											
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement																											
51. All other financial assets sold with recourse																											
52. All other off-balance sheet liabilities																											
53. Unused commitments with an original maturity exceeding one year																											
54. Derivative contracts																											

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

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(Column C)	(Column D)	(Column E)	(Column F)
Allocation by Risk Weight Category			
0%	20%	50%	100%
Bl Mil Thou	Bl Mil Thou	Bl Mil Thou	Bl Mil Thou
RCFD B696	RCFD B697	RCFD B698	RCFD B699
979,907	23,128,311	17,311,667	14,725,732
* 0%	* 20%	* 50%	* 100%
RCFD B700	RCFD B701	RCFD B702	RCFD B703
0	4,625,662	8,655,834	14,725,732
			RCFD 1651
			0
			RCFD B704
			28,007,228
			RCFD A222
			0
			RCFD 3128
			0
			RCFD A223
			28,007,228

RCFD	Bill	Mill	Thou
8764			34,030

M.1

With a remaining maturity of						
(Column A) One year or less			(Column B) Over one year through five years			(Column C) Over five years
	Tbil Bil Mbl Thou	RCFD	Tbil Bil Mbl Thou	RCFD	Tbil Bil Mbl Thou	
	407,991	3809	1,034,007	8767	343,868	
	0	3812	0	8769	8770	0
	0	8771	0	8772	8773	0
	0	8774	0	8775	8776	0
	42,300	8777	17,319	8778	8779	0
	0	A000	0	A001	A002	0

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S—Securitization and Asset Sale Activities

Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
		Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements		RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
		0	0	0	137	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Retained interest-only strips (Included in Schedules RC-B or RC-F or in Schedule RC, item 5)		RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718
		0	0	0	0	0	0	0
b. Standby letters of credit, subordinated securities, and other enhancements		RCFD B719	RCFD B720	RCFD B721	RCFD B722	RCFD B723	RCFD B724	RCFD B725
		0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1		RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732
		0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:		RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
a. 30-89 days past due		0	0	0	0	0	0	0
b. 90 days or more past due		RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746
		0	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs		RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
		0	0	0	0	0	0	0
b. Recoveries		RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
		0	0	0	0	0	0	0

FDIC Certificate Number - 05208

Schedule RC-S—Continued

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Dollar Amounts in Thousands

6. Amount of ownership (or seller's) interest carried as:

a. Securitized (included in RC-B or RC, item 5)

b. Loans (included in Schedule RC-C)

7. Past due loan amounts included in interests reported in item 6.a:

a. 30-89 days past due

b. 90 days or more past due

8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):

a. Charge-offs

b. Recoveries

For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions

9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements

10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures

(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Loans	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans and All Leases
Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou	Bill Mil Thou
	RCFD B761	RCFD B762			RCFD B763	
	0	0			0	
	RCFD B500	RCFD B501			RCFD B502	
	0	0			0	
	RCFD B764	RCFD B765			RCFD B766	
	0	0			0	
	RCFD B767	RCFD B768			RCFD B769	
	0	0			0	
	RIAD B770	RIAD B771			RIAD B772	
	0	0			0	
	RIAD B773	RIAD B774			RIAD B775	
	0	0			0	
RCFD B776	RCFD B777	RCFD B778	RCFD B779	RCFD B780	RCFD B781	RCFD B782
0	0	0	0	0	0	0
RCFD B783	RCFD B784	RCFD B785	RCFD B786	RCFD B787	RCFD B788	RCFD B789
0	0	0	0	0	0	0

FDIC Certificate Number - 05208

Schedule RC-S—Continued

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[illegible]

Memoranda

	Dollar Amounts in Thousands			
	RCFD	Bil	Mill	Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance	A249	0		M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0		M.1.b
2. Outstanding principal balance of assets serviced for others:				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0		M.2.a
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	281		M.2.b
c. Other financial assets (1)	A591	109,946		M.2.c
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letter of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0		M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0		M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0		M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0		M.3.b.2

(1) Memorandum Item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

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Schedule RC-T—Fiduciary and Related Services

Items 12 through 23 and Memorandum item 4 will not be made available to the public on an individual institution basis.

1. Does the bank have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____
- | | |
|------|----------|
| RCFD | YES / NO |
| A345 | YES |
2. Does the bank exercise the fiduciary powers it has been granted? _____
- | | |
|------|----------|
| RCFD | YES / NO |
| A346 | YES |
3. Does the bank have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO", do not complete the rest of Schedule RC-T.) _____
- | | |
|------|----------|
| RCFD | YES / NO |
| B867 | YES |

If the answer to item 3 is "YES", complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceeding calendar year must complete:

- Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 11 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
Dollar Amounts in Thousands	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
FIDUCIARY AND RELATED ASSETS	RCFD B868				RCFD B869				RCFD B870	RCFD B871
4. Personal trust and agency accounts	7,193,142				764,023				7,781	196
5. Retirement related trust and agency accounts:	RCFD B872				RCFD B873				RCFD B874	RCFD B875
a. Employee benefit-defined contribution	220,911				1,840,002				23	397
b. Employee benefit-defined benefit	RCFD B876				RCFD B877				RCFD B878	RCFD B879
c. Other retirement accounts	2,213,508				10,294,741				28	313
6. Corporate trust and agency accounts	RCFD B880				RCFD B881				RCFD B882	RCFD B883
7. Investment management agency accounts	3,512,269				28,088,874				1,528	5,126
8. Other fiduciary accounts	RCFD B884				RCFD B885				RCFD C001	RCFD C002
	842,041				39,593,189				40	11,177
	RCFD B886				RCFD B887				RCFD B888	RCFD B889
	229,548				RCFD B890				220	
	RCFD B891				RCFD B892				RCFD B893	
	86,728				10,270				51	11

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
FIDUCIARY AND RELATED ASSETS—Continued					
9. Total fiduciary accounts (sum of items 4 through 8)	RCFD B894 14,298,147	RCFD B895 80,591,099	RCFD B896 9,671	RCFD B897 17,220	9
10. Custody and safekeeping accounts		RCFD B898 171,806,467		RCFD B899 3,161	10
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFN B900 0	RCFN B901 0	RCFN B902 0	RCFN B903 0	11

	Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
FIDUCIARY AND RELATED SERVICES INCOME				
12. Personal trust and agency accounts		B904	17,292	12
13. Retirement related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	524	13.a
b. Employee benefit—defined benefit		B906	4,191	13.b
c. Other retirement accounts		B907	5,763	13.c
14. Corporate trust and agency accounts		A479	14,652	14
15. Investment management agency accounts		B908	8,082	15
16. Other fiduciary accounts		A480	8,842	16
17. Custody and safekeeping accounts		B909	4,005	17
18. Other fiduciary and related services income		B910	2,498	18
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)		4070	65,849	19
a. Fiduciary and related services income—foreign offices (included in item 19)	B912	0		19.a
20. Less: Expenses		C058	0	20
21. Less: Net losses from fiduciary and related services		A488	0	21
22. Plus: Intracompany income credits for fiduciary and related services		B911	0	22
23. Net fiduciary and related services income		A491	65,849	23

Memoranda

	Dollar Amounts in Thousands	Managed Assets	
	RCFD	Bil Mil Thou	
1. Managed assets held in personal trust and agency accounts:			
a. Non interest-bearing deposits	B913	1,579	M.1.a
b. Interest-bearing deposits	B914	4,241	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	B915	427,602	M.1.c
d. State, county and municipal obligations	B916	809,662	M.1.d
e. Money market mutual funds	B917	3	M.1.e
f. Other short-term obligations	B918	650	M.1.f
g. Other notes and bonds	B919	114,942	M.1.g
h. Common and preferred stocks	B920	5,640,115	M.1.h
i. Real estate mortgages	B921	4,083	M.1.i
j. Real estate	B922	90,587	M.1.j
k. Miscellaneous assets	B923	99,678	M.1.k
l. Total assets of managed personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868	7,193,142	M.1.l

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou
Dollar Amounts in Thousands				
2. Corporate trust and agency accounts:				
a. Corporate and municipal trusteeships	B927	0	B928	0
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	0		

M.2.a

M.2.b

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou
Dollar Amounts in Thousands				
3. Collective investment funds and common trust funds:				
a. Domestic equity	B931	0	B932	0
b. International/Global equity	B933	0	B934	0
c. Stock/Bond blend	B935	0	B936	0
d. Taxable bond	B937	0	B938	0
e. Municipal bond	B939	0	B940	0
f. Short term investments/Money market	B941	0	B942	0
g. Specialty/Other	B943	0	B944	0
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	0	B946	0

M.3.a

M.3.b

M.3.c

M.3.d

M.3.e

M.3.f

M.3.g

M.3.h

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou
Dollar Amounts in Thousands						
4. Fiduciary settlements, surcharges and other losses:						
a. Personal trust and agency accounts	B947	0	B948	0	B949	0
b. Retirement related trust and agency accounts	B950	0	B951	0	B952	0
c. Investment management agency accounts	B953	0	B954	0	B955	0
d. Other fiduciary accounts and related services	B956	0	B957	0	B958	0
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	B959	0	B960	0	B961	0

M.4.a

M.4.b

M.4.c

M.4.d

M.4.e

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Karen B. Martin, Vice President

Name and Title (TEXT B962)

karen.b.martin@wellsfargo.com

E-mail Address (TEXT B926)

612-667-3975

612-667-3659

Telephone: Area code/phone number/extension (TEXT B96 FAX: Area code/phone number (TEXT B964)

**Optional Narrative Statement Concerning the Amounts
Reported in the Reports of Condition and Income**

at close of business on March 31, 2002

FFIEC 031

RC-31

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Wells Fargo Bank Minnesota, N.A. Minneapolis
Legal Title of Bank **City**

MN
State

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by senior officer of the bank who thereby attests to its accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding 750-character limit described above.) THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

X = NO COMMENT Y = COMMENT

6979 X

BANK MANAGEMENT STATEMENT (please type or print clearly):

TEXT (70 characters per line)

6980

Signature of Executive Officer of Bank

Date of Signature

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

Transmitted to EDS as 0184745 on 04/30/02 at 13:40:46 CST

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NAME AND ADDRESS OF BANK

**Wells Fargo Bank Minnesota, N.A.
Sixth Street and Marquette Avenue
Minneapolis, MN 55479**

OMB No. For OCC: 1557-0081
OMB No. For FDIC: 3064-0052
OMB No. For Federal Reserve: 7100-0036
Expiration Date: 3/31/2004

SPECIAL REPORT
(Dollar Amounts in Thousands)

CLOSE OF BUSINESS DATE	FDIC Certificate Number
3/31/2002	5208

LOANS TO EXECUTIVE OFFICERS (Complete as of each Call Report Date)

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous Report of Condition. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a).
(Excluded the first \$15,000 of indebtedness of each executive officer under bank credit card plan.)

See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

	RCFD										
a. Number of loans made to executive officers since the previous Call Report date	3561	0	a								
b. Total dollar amount of above loans (in thousands of dollars)	3562	0	b								
c. Range of interest charged on above loans	<table border="1"> <tr> <td align="center" colspan="2">From</td> <td align="center" colspan="2">To</td> </tr> <tr> <td align="center">7701</td> <td align="center">0.00%</td> <td align="center">7702</td> <td align="center">0.00%</td> </tr> </table>		From		To		7701	0.00%	7702	0.00%	c
From		To									
7701	0.00%	7702	0.00%								
example: 9-3/4% = 9.75)											

Karen B. Montan, Vice President *4/30/02*
SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT DATE (Month, Day, Year)